

Fill in this information to identify the case: Document Page 1 of 6

Debtor 1	Katherine L. Barkei aka Katherine Grove
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Northern District of Illinois	
Case number	19-18387

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: AmeriHome Mortgage Company, LLC

Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account:

5 4 8 4

**Date of payment change:**

Must be at least 21 days after date of this notice

11/01/2020

**New total payment:**

\$ 2,596.45

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 1,113.62

New escrow payment: \$ 1225.55

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Katherine L. Barkei aka Katherine

Grove

Debtor 1

First Name Middle Name Last Name

Case number (if known) 19-18387

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**Aaron L. Nevel

Signature

Date 09/15/2020

Print: Aaron L Nevel Title Attorney for Creditor  
First Name Middle Name Last Name

Company Law Office of Ira T. Nevel

Address 175 N. Franklin St., Ste. 201  
Number 175 Street N. Franklin St.  
Chicago IL 60606  
City State ZIP Code

Contact phone (312) 357-1125 Email AaronN@nevellaw.com

# UNITED STATES BANKRUPTCY COURT

## Certificate of Service

I hereby certify that a copy of this Notice was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the court's ECF System at the e-mail address registered with the court on this Date:

Date: 09/15/2020

Chapter 13 Trustee: Glenn B Stearns

Trustee Address: 801 Warrenville Road Suite 650 Lisle, IL 60532

Trustee Email:

Debtor's Counsel Name: Ariane Holtschlag

Debtor's Counsel Address: Law Office of William J. Factor, Ltd. 105 W. Madison, Suite 1500 Chicago, IL 60602

Debtor's Counsel Email: aholtschlag@wfactorlaw.com

Debtor 1 Name: Katherine L. Barkei aka Katherine Grove

Debtor 2 Name

Debtor's Mailing Address: 16249 W. Palomino Path Manhattan, IL 60442

Debtor Email:

\_/\_s/ Aaron L. Nevel



KATHERINE GROVE  
 JOSEPH BARKEI  
 16249 W PALOMINO PATH  
 MANHATTAN IL 60442-1488

08/26/20

[www.amerihome.loanadministration.com](http://www.amerihome.loanadministration.com)  
 Customer Service 855-501-3035

Page 1 of 2

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

### ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

#### P R E S E N T   L O A N   P A Y M E N T

Your present payment, 05/01/20 consists of:	Principal & Interest (P & I)	\$1,370.90
	Escrow Deposit	\$1,113.62
<b>Total Loan Payment</b>		<b>\$2,484.52</b>

#### A N T I C I P A T E D   A N N U A L   D I S B U R S E M E N T S

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Mortgage Ins	\$3,111.48
	County Tax	\$9,531.82
	Hazard Ins	\$1,371.64

**Annual Disbursements:** **\$14,014.94**   **One-Twelfth/Monthly Amount:** **\$1,167.91**

#### A N N U A L   P M I   D I S C L O S U R E

**Private Mortgage Insurance:** Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does *not* affect any obligation you may have to maintain other types of insurance.

**Borrower Requested Cancellation of PMI:** Under the Homeowners Protection Act of 1998, if your loan closed **on or after** July 29, 1999 as a single-family primary residence, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first *scheduled* to reach 80% of the original value of the property or (2) the date the principal balance *actually* reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

**Automatic Termination of PMI:** Under the Homeowners Protection Act of 1998, if your loan closed **on or after** July 29, 1999 as a single-family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first *scheduled* to reach 78% of the original value of the property. If you are *not* current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

**If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home:** The conditions for cancelling mortgage

**\*\*\* CONTINUED ON REVERSE SIDE \*\*\***

#### S H O R T A G E

Katherine Grove  
 Joseph Barkei  
 16249 W Palomino Path  
 Manhattan IL 60442-1488

Shortage Amount: **\$691.73**

If you choose to pay your escrow shortage of \$691.73 in full, your new loan payment amount will be \$2,538.81. Please include your loan number on your check and make it payable to "AmeriHome Mortgage Company, LLC" and send to:

PAYMENT PROCESSING CENTER  
 PO BOX 11733  
 NEWARK, NJ 07101-4733



insurance for mortgages closed **before** July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law). To determine if you can cancel the PMI on your loan or for further information about PMI Cancellation, contact us at P.O. Box 77404, Ewing, NJ 08628 or call 855-501-3035.

#### A C C O U N T H I S T O R Y

This section is the actual activity that occurred between 08/19 through 10/19. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Actual Escrow Payments	Actual Escrow Disbursements	Actual Escrow Description	Balance
AUG 2019	0.00	4,554.30	Beginning Balance	-\$940.35
SEP 2019	1,108.41	259.29	R.E. TAX	-5,494.65
SEP 2019	0.00	1,143.32	PMI	-4,645.53
OCT 2019	1,108.41	259.29	HAZARD INS	-5,788.85
			PMI	-4,939.73

The following statement of activity in your escrow account from 11/19 through 10/20 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$2,484.52 and \$1,113.62 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments Projected	Disbursements Projected	Projected Escrow Account Balance	Actual Escrow Account Balance
	Actual	Actual	Description	
NOV 2019	1,113.62	1,108.41 *	259.29	Beginning Balance
NOV 2019			*	\$2,273.96
NOV 2019			PMI	-\$4,939.73
DEC 2019	1,113.62	2,213.09 *	259.29	259.29 *
DEC 2019			PMI	3,128.29
JAN 2020	1,113.62	1,104.68 *	259.29	259.29 *
JAN 2020			PMI	3,128.29
FEB 2020	1,113.62	1,104.68 *	259.29	259.29 *
FEB 2020			PMI	3,982.62
MAR 2020	1,113.62	1,104.68 *	259.29	259.29 *
MAR 2020			PMI	3,982.62
APR 2020	1,113.62	1,113.62	259.29	259.29 *
APR 2020			PMI	5,691.28
MAY 2020	1,113.62	1,113.62	259.29	259.29 *
MAY 2020			PMI	5,691.28
MAY 2020			4,554.30	4,765.91 *
MAY 2020			R.E. TAX	3,699.97
JUN 2020	1,113.62	2,227.24 *	259.29	259.29 *
JUN 2020			PMI	3,699.97
JUL 2020	1,113.62	1,113.62	259.29	259.29 *
JUL 2020			PMI	5,408.63
AUG 2020	1,113.62	5,568.10 E*	259.29	259.29 *
AUG 2020			PMI	5,408.63
AUG 2020			4,554.30	4,765.91 *
AUG 2020			R.E. TAX	3,699.97
SEP 2020	1,113.62	1,113.62 E	259.29	259.29 *
OCT 2020	1,113.62	1,113.62 E	259.29	259.29 *
OCT 2020			PMI	3,417.32
			1,143.32	1,371.64 E *HAZARD INS
				2,274.00
				1,028.70

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$13,363.40. Under Federal Law, your lowest monthly balance should not have exceeded \$1,708.66, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$1,708.66.

#### A C C O U N T P R O J E C T I O N S

The following estimate of activity in your escrow account from 11/20 through 10/21 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

\*\*\* CONTINUED ON NEXT PAGE \*\*\*

Month	Anticipated Amount To Escrow	Anticipated Amount From Escrow	Description	Projected Escrow Account Balance	Required Escrow Account Balance
			Beginning Balance	\$1,028.70	\$2,262.86
NOV 2020	1,167.91	259.29	PMI	1,937.32	3,171.48
DEC 2020	1,167.91	259.29	PMI	2,845.94	4,080.10
JAN 2021	1,167.91	259.29	PMI	3,754.56	4,988.72
FEB 2021	1,167.91	259.29	PMI	4,663.18	5,897.34
MAR 2021	1,167.91	259.29	PMI	5,571.80	6,805.96
APR 2021	1,167.91	259.29	PMI	6,480.42	7,714.58
MAY 2021	1,167.91	259.29	PMI	7,389.04	8,623.20
MAY 2021		4,765.91	R.E. TAX	2,623.13	3,857.29
JUN 2021	1,167.91	259.29	PMI	3,531.75	4,765.91
JUL 2021	1,167.91	259.29	PMI	4,440.37	5,674.53
AUG 2021	1,167.91	259.29	PMI	5,348.99	6,583.15
AUG 2021		4,765.91	R.E. TAX	583.08	1,817.24
SEP 2021	1,167.91	259.29	PMI	1,491.70	2,725.86
OCT 2021	1,167.91	259.29	PMI	2,400.32	3,634.48
OCT 2021		1,371.64	HAZARD INS	1,028.68	2,262.84

Your Projected Escrow Account Balance as of 10/31/20 is \$1,028.70. Your Required Beginning Escrow Balance according to this analysis should be \$2,262.86.

This means you have a Shortage of \$691.73. Per Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months.

Once during this period, your Required Escrow Account Balance should be reduced to \$1,817.24 as shown in August. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

#### NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$1,370.90
	Escrow Deposit	\$1,167.91
	Escrow Shortage Amount	\$57.64
<b>New Loan Payment</b>	<b>Beginning on November 1, 2020</b>	<b>\$2,596.45</b>

**Important Notes:**

**Automatic Draft Customers:** If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

**Adjustable Rate Mortgage Customers:** If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

**Insurance Renewal/Changing Insurance Companies:** Upload proof of insurance coverage at [www.MyCoverageInfo.com](http://www.MyCoverageInfo.com) using [REDACTED]

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 855-501-3035.